

## Fill in this information to identify your case:

United States Bankruptcy Court for the:

NORTHERN DISTRICT OF ILLINOIS

Case number (if known) \_\_\_\_\_

Chapter you are filing under:

☐ Chapter 7☐ Chapter 11☐ Chapter 12☒ Chapter 13☐ Check if this an amended filing

## Official Form 101

## Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

## Part 1: Identify Yourself

## About Debtor 1:

## About Debtor 2 (Spouse Only in a Joint Case):

## 1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

**Scott**

First name

**E.**

Middle name

**Klepser**

Last name and Suffix (Sr., Jr., II, III)

**Sharon**

First name

**M.**

Middle name

**Klepser**

Last name and Suffix (Sr., Jr., II, III)

## 2. All other names you have used in the last 8 years

Include your married or maiden names.

## 3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-2692

xxx-xx-3246

Debtor 1 **Scott E. Klepser**  
Debtor 2 **Sharon M. Klepser**

Case number (if known) \_\_\_\_\_

**About Debtor 1:**

**About Debtor 2 (Spouse Only in a Joint Case):**

**4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**

☒ I have not used any business name or EINs.

☒ I have not used any business name or EINs.

Include trade names and *doing business as* names

Business name(s)

Business name(s)

EINs

EINs

**5. Where you live**

**800 Belot Lane  
New Lenox, IL 60451**

Number, Street, City, State & ZIP Code

**Cook**

County

**If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

**If Debtor 2 lives at a different address:**

Number, Street, City, State & ZIP Code

County

**If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

**6. Why you are choosing this district to file for bankruptcy**

*Check one:*

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

*Check one:*

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **Scott E. Klepser**  
Debtor 2 **Sharon M. Klepser**

Case number (if known) \_\_\_\_\_

**Part 2: Tell the Court About Your Bankruptcy Case**

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
- ☐ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☒ Chapter 13
- 
8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
- 
9. **Have you filed for bankruptcy within the last 8 years?** ☐ No.
- ☒ Yes.
- |          |   |      |                |             |                 |
|----------|---|------|----------------|-------------|-----------------|
| District | <b>Northern District of Illinois Bk court</b> | When | <b>1/16/11</b> | Case number | <b>11-01571</b> |
| District |   | When |                | Case number |                 |
| District |   | When |                | Case number |                 |
- 
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No
- ☐ Yes.
- |                       |  |                     |  |
|-----------------------|--|---------------------|--|
| Debtor                |  | Relationship to you |  |
| District              |  | When                |  |
| Case number, if known |  |                     |  |
| Debtor                |  | Relationship to you |  |
| District              |  | When                |  |
| Case number, if known |  |                     |  |
- 
11. **Do you rent your residence?** ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1 **Scott E. Klepser**  
Debtor 2 **Sharon M. Klepser**

Case number (if known)

**Part 3: Report About Any Businesses You Own as a Sole Proprietor**

**12. Are you a sole proprietor of any full- or part-time business?**

☒ No. Go to Part 4.

☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

\_\_\_\_\_  
Name of business, if any

\_\_\_\_\_  
Number, Street, City, State & ZIP Code

*Check the appropriate box to describe your business:*

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))  
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))  
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))  
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))  
☐ None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

*If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).*

☒ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention**

**14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

☒ No.

☐ Yes. What is the hazard? \_\_\_\_\_

If immediate attention is needed, why is it needed? \_\_\_\_\_

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*

Where is the property? \_\_\_\_\_

\_\_\_\_\_  
Number, Street, City, State & Zip Code

Debtor 1 **Scott E. Klepser**  
 Debtor 2 **Sharon M. Klepser**

Case number (if known)

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling****15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:***You must check one:*

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**
- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):***You must check one:*

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Scott E. Klepser**  
Debtor 2 **Sharon M. Klepser**

Case number (if known)

**Part 6: Answer These Questions for Reporting Purposes**

|                                     |      |   |
|-------------------------------------|------|---|
| 16. What kind of debts do you have? | 16a. | <b>Are your debts primarily consumer debts?</b> <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."<br><input type="checkbox"/> No. Go to line 16b.<br><input checked="" type="checkbox"/> Yes. Go to line 17. |
|                                     | 16b. | <b>Are your debts primarily business debts?</b> <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.<br><input type="checkbox"/> No. Go to line 16c.<br><input type="checkbox"/> Yes. Go to line 17.    |
|                                     | 16c. | State the type of debts you owe that are not consumer debts or business debts   |

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|   |   |  |
|---|---|--|
| 17. Are you filing under Chapter 7?   | <input checked="" type="checkbox"/> No. | I am not filing under Chapter 7. Go to line 18.  |
| Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors? | <input type="checkbox"/> Yes.           | I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?<br><input type="checkbox"/> No<br><input type="checkbox"/> Yes |

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|  |  |  |   |
|--|--|--|---|
| 18. How many Creditors do you estimate that you owe? | <input checked="" type="checkbox"/> 1-49<br><input type="checkbox"/> 50-99<br><input type="checkbox"/> 100-199<br><input type="checkbox"/> 200-999 | <input type="checkbox"/> 1,000-5,000<br><input type="checkbox"/> 5001-10,000<br><input type="checkbox"/> 10,001-25,000 | <input type="checkbox"/> 25,001-50,000<br><input type="checkbox"/> 50,001-100,000<br><input type="checkbox"/> More than 100,000 |
|--|--|--|---|

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|   |   |  |  |
|---|---|--|--|
| 19. How much do you estimate your assets to be worth? | <input type="checkbox"/> \$0 - \$50,000<br><input type="checkbox"/> \$50,001 - \$100,000<br><input checked="" type="checkbox"/> \$100,001 - \$500,000<br><input type="checkbox"/> \$500,001 - \$1 million | <input type="checkbox"/> \$1,000,001 - \$10 million<br><input type="checkbox"/> \$10,000,001 - \$50 million<br><input type="checkbox"/> \$50,000,001 - \$100 million<br><input type="checkbox"/> \$100,000,001 - \$500 million | <input type="checkbox"/> \$500,000,001 - \$1 billion<br><input type="checkbox"/> \$1,000,000,001 - \$10 billion<br><input type="checkbox"/> \$10,000,000,001 - \$50 billion<br><input type="checkbox"/> More than \$50 billion |
|---|---|--|--|

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|  |  |   |  |
|--|--|---|--|
| 20. How much do you estimate your liabilities to be? | <input type="checkbox"/> \$0 - \$50,000<br><input type="checkbox"/> \$50,001 - \$100,000<br><input type="checkbox"/> \$100,001 - \$500,000<br><input type="checkbox"/> \$500,001 - \$1 million | <input checked="" type="checkbox"/> \$1,000,001 - \$10 million<br><input type="checkbox"/> \$10,000,001 - \$50 million<br><input type="checkbox"/> \$50,000,001 - \$100 million<br><input type="checkbox"/> \$100,000,001 - \$500 million | <input type="checkbox"/> \$500,000,001 - \$1 billion<br><input type="checkbox"/> \$1,000,000,001 - \$10 billion<br><input type="checkbox"/> \$10,000,000,001 - \$50 billion<br><input type="checkbox"/> More than \$50 billion |
|--|--|---|--|

**Part 7: Sign Below****For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**/s/ Scott E. Klepser****Scott E. Klepser**  
Signature of Debtor 1Executed on **May 16, 2018**  
MM / DD / YYYY**/s/ Sharon M. Klepser****Sharon M. Klepser**  
Signature of Debtor 2Executed on **May 16, 2018**  
MM / DD / YYYY

Debtor 1 **Scott E. Klepser**  
Debtor 2 **Sharon M. Klepser**

Case number (if known) \_\_\_\_\_

**For your attorney, if you are represented by one**

**If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

**/s/ ARTHUR D. WELLMAN**

Signature of Attorney for Debtor

Date

**May 16, 2018**

MM / DD / YYYY

**ARTHUR D. WELLMAN**

Printed name

**ARTHUR WELLMAN LAW OFFICE**

Firm name

**11980 DUCHESS AVENUE**

**Mokena, IL 60448**

Number, Street, City, State & ZIP Code

Contact phone **708-949-0431**

Email address

**arthur.d.wellman@hotmail.com**

**2978768**

Bar number & State

## Fill in this information to identify your case:

|   |                               |             |           |
|---|-------------------------------|-------------|-----------|
| Debtor 1                                | <b>Scott E. Klepser</b>       |             |           |
|   | First Name                    | Middle Name | Last Name |
| Debtor 2<br>(Spouse if, filing)         | <b>Sharon M. Klepser</b>      |             |           |
|   | First Name                    | Middle Name | Last Name |
| United States Bankruptcy Court for the: | NORTHERN DISTRICT OF ILLINOIS |             |           |
| Case number<br>(if known)               |                               |             |           |

☐ Check if this is an amended filing

## Official Form 106Sum

## Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

## Part 1: Summarize Your Assets

|   |    | Your assets<br>Value of what you own |
|---|----|--------------------------------------|
| 1. <b>Schedule A/B: Property</b> (Official Form 106A/B)           |    |                                      |
| 1a. Copy line 55, Total real estate, from Schedule A/B.....       | \$ | 325,000.00                           |
| 1b. Copy line 62, Total personal property, from Schedule A/B..... | \$ | 24,164.70                            |
| 1c. Copy line 63, Total of all property on Schedule A/B.....      | \$ | 349,164.70                           |

## Part 2: Summarize Your Liabilities

|   |    | Your liabilities<br>Amount you owe |
|---|----|------------------------------------|
| 2. <b>Schedule D: Creditors Who Have Claims Secured by Property</b> (Official Form 106D)  |    |                                    |
| 2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ... | \$ | 1,275,777.97                       |
| 3. <b>Schedule E/F: Creditors Who Have Unsecured Claims</b> (Official Form 106E/F)  |    |                                    |
| 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....                           | \$ | 0.00                               |
| 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....                        | \$ | 8,137.00                           |
| <b>Your total liabilities</b>   |    | <b>\$ 1,283,914.97</b>             |

## Part 3: Summarize Your Income and Expenses

|   |    |          |
|---|----|----------|
| 4. <b>Schedule I: Your Income</b> (Official Form 106I)                    |    |          |
| Copy your combined monthly income from line 12 of <i>Schedule I</i> ..... | \$ | 6,016.48 |
| 5. <b>Schedule J: Your Expenses</b> (Official Form 106J)                  |    |          |
| Copy your monthly expenses from line 22c of <i>Schedule J</i> .....       | \$ | 0.00     |

## Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes
7. **What kind of debt do you have?**
- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

Debtor 1 **Scott E. Klepser**  
Debtor 2 **Sharon M. Klepser**

Case number (if known) \_\_\_\_\_

8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ 0.00

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

|  | Total claim     |
|--|-----------------|
| <b>From Part 4 on <i>Schedule E/F</i>, copy the following:</b>   |                 |
| 9a. Domestic support obligations (Copy line 6a.)   | \$ <u>0.00</u>  |
| 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)  | \$ <u>0.00</u>  |
| 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)  | \$ <u>0.00</u>  |
| 9d. Student loans. (Copy line 6f.)   | \$ <u>0.00</u>  |
| 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) | \$ <u>0.00</u>  |
| 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)                                       | +\$ <u>0.00</u> |
| 9g. <b>Total.</b> Add lines 9a through 9f.   | \$ <u>0.00</u>  |

**Fill in this information to identify your case and this filing:**

|  |                          |             |           |
|--|--------------------------|-------------|-----------|
| Debtor 1   | <b>Scott E. Klepser</b>  |             |           |
|  | First Name               | Middle Name | Last Name |
| Debtor 2<br>(Spouse, if filing)  | <b>Sharon M. Klepser</b> |             |           |
|  | First Name               | Middle Name | Last Name |
| United States Bankruptcy Court for the: <u>NORTHERN DISTRICT OF ILLINOIS</u> |                          |             |           |
| Case number _____  |                          |             |           |

☐ Check if this is an amended filing

## Official Form 106A/B

**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In****1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

**800 Belot Lane**

Street address, if available, or other description

|                  |           |                   |
|------------------|-----------|-------------------|
| <b>New Lenox</b> | <b>IL</b> | <b>60451-0000</b> |
| City             | State     | ZIP Code          |

**Will**

County

**What is the property?** Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other \_\_\_\_\_

**Who has an interest in the property?** Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☒ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?  
**\$325,000.00**

Current value of the portion you own?  
**\$325,000.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**Joint tenant**

☐ Check if this is community property (see instructions)

**2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>****\$325,000.00****Part 2: Describe Your Vehicles**

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not?** Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 **Scott E. Klepser**  
Debtor 2 **Sharon M. Klepser**

Case number (if known) \_\_\_\_\_

**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

☐ No  
☒ Yes

3.1 Make: **Chevrolet**  
Model: **Camaro**  
Year: **2014**  
Approximate mileage: **51000**  
Other information:  
**Location: 800 Belot Lane, New Lenox IL 60451**

**Who has an interest in the property?** Check one

☐ Debtor 1 only  
☒ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
  
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

**\$15,000.00**

**\$15,000.00**

3.2 Make: **Jeep**  
Model: **Jeep Cherokee**  
Year: **2011**  
Approximate mileage: **100000**  
Other information:  
**Location: 800 Belot Lane, New Lenox IL 60451**

**Who has an interest in the property?** Check one

☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
  
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

**\$250.00**

**\$250.00**

**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

*Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories*

☒ No  
☐ Yes

**5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>**

**\$15,250.00**

**Part 3: Describe Your Personal and Household Items**

**Do you own or have any legal or equitable interest in any of the following items?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**6. Household goods and furnishings**

*Examples: Major appliances, furniture, linens, china, kitchenware*

☐ No  
☒ Yes. Describe.....

**General Household Furnishings, Washer, Dryer, TV's, Fridge, Stove, Bedroom Sets, Dressers, Location: 800 Belot Lane, New Lenox IL 60451**

**\$2,500.00**

**7. Electronics**

*Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games*

☒ No  
☐ Yes. Describe.....

**8. Collectibles of value**

*Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles*

☒ No  
☐ Yes. Describe.....

Debtor 1 **Scott E. Klepser**  
Debtor 2 **Sharon M. Klepser**

Case number (if known) \_\_\_\_\_

**9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- ☒ No  
☐ Yes. Describe.....

**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

- ☒ No  
☐ Yes. Describe.....

**11. Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- ☐ No  
☒ Yes. Describe.....

**General men's and Woman's Clothing**  
**Location: 800 Belot Lane, New Lenox IL 60451**

**\$0.00**

**12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

- ☒ No  
☐ Yes. Describe.....

**13. Non-farm animals**

*Examples:* Dogs, cats, birds, horses

- ☒ No  
☐ Yes. Describe.....

**14. Any other personal and household items you did not already list, including any health aids you did not list**

- ☒ No  
☐ Yes. Give specific information.....

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....**

**\$2,500.00**

**Part 4: Describe Your Financial Assets**

**Do you own or have any legal or equitable interest in any of the following?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**16. Cash**

*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

- ☒ No  
☐ Yes.....

**17. Deposits of money**

*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

- ☐ No  
☒ Yes.....

Institution name:

**17.1. Checking**

**TCF National Bank**

**\$414.70**

Debtor 1 **Scott E. Klepser**  
Debtor 2 **Sharon M. Klepser**

Case number (if known) \_\_\_\_\_

**18. Bonds, mutual funds, or publicly traded stocks**

*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes..... Institution or issuer name:

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

☒ No

☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.

*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No

☐ Yes. List each account separately.

Type of account:

Institution name:

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes. ....

Institution name or individual:

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes..... Issuer name and description.

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☐ No

☒ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

**Midwest Orthopedics 401 K pension plan**  
**Location: 800 Belot Lane, New Lenox IL 60451**

**\$6,000.00**

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☒ No

☐ Yes. Give specific information about them...

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them...

**27. Licenses, franchises, and other general intangibles**

*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them...

**Money or property owed to you?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

Debtor 1 **Scott E. Klepser**  
Debtor 2 **Sharon M. Klepser**

Case number (if known) \_\_\_\_\_

**28. Tax refunds owed to you**

- ☒ No  
☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

**29. Family support**

*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- ☒ No  
☐ Yes. Give specific information.....

**30. Other amounts someone owes you**

*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- ☒ No  
☐ Yes. Give specific information..

**31. Interests in insurance policies**

*Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- ☒ No  
☐ Yes. Name the insurance company of each policy and list its value.  
Company name:

Beneficiary:

Surrender or refund value:

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

- ☒ No  
☐ Yes. Give specific information..

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

*Examples:* Accidents, employment disputes, insurance claims, or rights to sue

- ☐ No  
☒ Yes. Describe each claim.....

**Scott Klepser vs. R +G SErVICES, Inc.  
Illinois Workmens Compensation filed Apr. 27 , 2018 for  
accident in July 2017  
for Eye Injury**

**Unknown**

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

- ☒ No  
☐ Yes. Describe each claim.....

**35. Any financial assets you did not already list**

- ☒ No  
☐ Yes. Give specific information..

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

**\$6,414.70**

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

**37. Do you own or have any legal or equitable interest in any business-related property?**

- ☒ No. Go to Part 6.  
☐ Yes. Go to line 38.

Debtor 1 **Scott E. Klepser**  
Debtor 2 **Sharon M. Klepser**

Case number (if known) \_\_\_\_\_

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.  
☐ Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- ☒ No  
☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here .....

**\$0.00**

**Part 8: List the Totals of Each Part of this Form**

|  |                    |   |
|--|--------------------|---|
| 55. Part 1: Total real estate, line 2 .....                      |                    | <b>\$325,000.00</b>                             |
| 56. Part 2: Total vehicles, line 5                               | <b>\$15,250.00</b> |   |
| 57. Part 3: Total personal and household items, line 15          | <b>\$2,500.00</b>  |   |
| 58. Part 4: Total financial assets, line 36                      | <b>\$6,414.70</b>  |   |
| 59. Part 5: Total business-related property, line 45             | <b>\$0.00</b>      |   |
| 60. Part 6: Total farm- and fishing-related property, line 52    | <b>\$0.00</b>      |   |
| 61. Part 7: Total other property not listed, line 54             | <b>\$0.00</b>      |   |
|  | <b>+</b>           |   |
| 62. Total personal property. Add lines 56 through 61...          | <b>\$24,164.70</b> | Copy personal property total <b>\$24,164.70</b> |
| 63. Total of all property on Schedule A/B. Add line 55 + line 62 |                    | <b>\$349,164.70</b>                             |

## Fill in this information to identify your case:

|   |                               |             |           |
|---|-------------------------------|-------------|-----------|
| Debtor 1                                | <b>Scott E. Klepser</b>       |             |           |
|   | First Name                    | Middle Name | Last Name |
| Debtor 2<br>(Spouse if, filing)         | <b>Sharon M. Klepser</b>      |             |           |
|   | First Name                    | Middle Name | Last Name |
| United States Bankruptcy Court for the: | NORTHERN DISTRICT OF ILLINOIS |             |           |
| Case number<br>(if known)               |                               |             |           |

☐ Check if this is an amended filing

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1:** Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

| Brief description of the property and line on <i>Schedule A/B</i> that lists this property  | Current value of the portion you own<br><small>Copy the value from <i>Schedule A/B</i></small> | Amount of the exemption you claim<br><small>Check only one box for each exemption.</small>  | Specific laws that allow exemption |
|---|--|---|------------------------------------|
| 800 Belot Lane New Lenox, IL 60451<br>Will County<br>Line from <i>Schedule A/B</i> : 1.1  | \$325,000.00   | <input checked="" type="checkbox"/> \$30,000.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 735 ILCS 5/12-901                  |
| 2014 Chevrolet Camaro 51000 miles<br>Location: 800 Belot Lane, New Lenox IL 60451<br>Line from <i>Schedule A/B</i> : 3.1  | \$15,000.00  | <input checked="" type="checkbox"/> \$2,400.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit  | 735 ILCS 5/12-1001(c)              |
| 2011 Jeep Jeep Cherokee 100000 miles<br>Location: 800 Belot Lane, New Lenox IL 60451<br>Line from <i>Schedule A/B</i> : 3.2   | \$250.00   | <input checked="" type="checkbox"/> \$250.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit    | 735 ILCS 5/12-1001(c)              |
| General Household Furnishings, Washer, Dryer, TV's, Fridge, Stove, Bedroom Sets, Dressers,<br>Location: 800 Belot Lane, New Lenox IL 60451<br>Line from <i>Schedule A/B</i> : 6.1 | \$2,500.00   | <input checked="" type="checkbox"/> \$2,500.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit  | 735 ILCS 5/12-1001(b)              |

Debtor 1 **Scott E. Klepser**  
Debtor 2 **Sharon M. Klepser**

Case number (if known) \_\_\_\_\_

| Brief description of the property and line on Schedule A/B that lists this property   | Current value of the portion you own<br><small>Copy the value from Schedule A/B</small> | Amount of the exemption you claim<br><small>Check only one box for each exemption.</small>  | Specific laws that allow exemption |
|---|---|---|------------------------------------|
| <b>General men's and Woman's Clothing</b><br><b>Location: 800 Belot Lane, New Lenox IL 60451</b><br>Line from Schedule A/B: 11.1  | <b>\$0.00</b>   | <input checked="" type="checkbox"/> <b>\$0.00</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   | <b>735 ILCS 5/12-1001(a)</b>       |
| <b>Checking: TCF National Bank</b><br>Line from Schedule A/B: 17.1  | <b>\$414.70</b>   | <input checked="" type="checkbox"/> <b>\$414.70</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <b>735 ILCS 5/12-704</b>           |
| <b>Scott Klepser vs. R +G SErVICES, Inc. Illinois Workmens Compensation filed Apr. 27 , 2018 for accident in July 2017 for Eye Injury</b><br>Line from Schedule A/B: 33.1 | <b>Unknown</b>  | <input type="checkbox"/><br><input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit                 | <b>820 ILCS 305/21</b>             |

3. **Are you claiming a homestead exemption of more than \$160,375?**  
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)
- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

## Fill in this information to identify your case:

|   |                               |             |           |
|---|-------------------------------|-------------|-----------|
| Debtor 1                                | <b>Scott E. Klepser</b>       |             |           |
|   | First Name                    | Middle Name | Last Name |
| Debtor 2<br>(Spouse if, filing)         | <b>Sharon M. Klepser</b>      |             |           |
|   | First Name                    | Middle Name | Last Name |
| United States Bankruptcy Court for the: | NORTHERN DISTRICT OF ILLINOIS |             |           |
| Case number<br>(if known)               |                               |             |           |

☐ Check if this is an amended filing

## Official Form 106D

## Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

## 1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

## Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

| Column A  | Column B                                     | Column C                    |
|---|--|-----------------------------|
| Amount of claim<br>Do not deduct the value of collateral. | Value of collateral that supports this claim | Unsecured portion<br>If any |
| <b>\$11,762.00</b>  | <b>\$15,000.00</b>                           | <b>\$0.00</b>               |

## 2.1 Ally Financial

Creditor's Name

**P.O.Box 380901**  
**Minneapolis, MN 55438**

Number, Street, City, State &amp; Zip Code

## Describe the property that secures the claim:

**2014 Chevrolet Camaro 51000 miles**  
**Location: 800 Belot Lane, New Lenox IL 60451**

As of the date you file, the claim is: Check all that apply.

☒ Contingent☒ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☐ Other (including a right to offset)

## Who owes the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☒ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debtDate debt was incurred **2014**Last 4 digits of account number **2200**

## 2.2 Blue Stone Bay Community Assn, Inc.

Creditor's Name

**% Deborah A. Reid**  
**7815 W. 159th St.**  
**Tinley Park, IL 60477**

Number, Street, City, State &amp; Zip Code

## Describe the property that secures the claim:

**800 Belot Lane New Lenox, IL 60451**  
**Will County**

As of the date you file, the claim is: Check all that apply.

☒ Contingent☒ Unliquidated☒ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☒ Other (including a right to offset)

## Who owes the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☒ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt**Judgment Liens from Unpaid HOA dues**

Debtor 1 **Scott E. Klepser** Case number (if know) \_\_\_\_\_  
 First Name Middle Name Last Name

Debtor 2 **Sharon M. Klepser**  
 First Name Middle Name Last Name

Date debt was incurred **2014-2016** Last 4 digits of account number **Lane,enox,IL**

|   |  |   |  |
|---|--|---|--|
| <b>2.3 Midwest Orthopedics at Rush, LLC</b><br><small>Creditor's Name</small><br><br><b>1 Westbrook Corporate Ctr, Ste 240<br/>Westchester, IL 60154</b><br><small>Number, Street, City, State &amp; Zip Code</small> | Describe the property that secures the claim:<br><div style="border: 1px solid black; padding: 5px;"> <b>Midwest Orthopedics 401 K pension plan</b><br/> <b>Location: 800 Belot Lane, New Lenox IL 60451</b> </div> <small>As of the date you file, the claim is: Check all that apply.</small><br><input checked="" type="checkbox"/> Contingent<br><input checked="" type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed<br><b>Nature of lien.</b> Check all that apply.<br><input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan)<br><input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)<br><input type="checkbox"/> Judgment lien from a lawsuit<br><input type="checkbox"/> Other (including a right to offset) _____ | <b>\$5,600.00</b><br><b>\$6,000.00</b><br><b>\$0.00</b> |  |
|---|--|---|--|

**Who owes the debt?** Check one.  
☐ Debtor 1 only  
☒ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Date debt was incurred **2016** Last 4 digits of account number **3246**

|   |   |   |  |
|---|---|---|--|
| <b>2.4 U.S Bank N.A. as Trustee</b><br><small>Creditor's Name</small><br><b>% Wells Fargo Home Mtg. Operations<br/>P.O.Box 14411<br/>Des Moines, IA 50306-3411</b><br><small>Number, Street, City, State &amp; Zip Code</small> | Describe the property that secures the claim:<br><div style="border: 1px solid black; padding: 5px;"> <b>Single Family House</b> </div> <small>As of the date you file, the claim is: Check all that apply.</small><br><input checked="" type="checkbox"/> Contingent<br><input checked="" type="checkbox"/> Unliquidated<br><input checked="" type="checkbox"/> Disputed<br><b>Nature of lien.</b> Check all that apply.<br><input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan)<br><input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)<br><input type="checkbox"/> Judgment lien from a lawsuit<br><input type="checkbox"/> Other (including a right to offset) _____ | <b>\$603,540.13</b><br><b>\$325,000.00</b><br><b>\$278,540.13</b> |  |
|---|---|---|--|

**Who owes the debt?** Check one.  
☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Date debt was incurred **2006** Last 4 digits of account number **6552**

|   |  |   |  |
|---|--|---|--|
| <b>2.5 U.S Bank N.A. as Trustee</b><br><small>Creditor's Name</small><br><b>% Wells Fargo Home Mtg. Operations<br/>P.O.Box 14411<br/>Des Moines, IA 50306-3411</b><br><small>Number, Street, City, State &amp; Zip Code</small> | Describe the property that secures the claim:<br><div style="border: 1px solid black; padding: 5px;"> <b>800 Belot Lane New Lenox, IL 60451 Will County</b> </div> <small>As of the date you file, the claim is: Check all that apply.</small><br><input checked="" type="checkbox"/> Contingent<br><input checked="" type="checkbox"/> Unliquidated<br><input checked="" type="checkbox"/> Disputed<br><b>Nature of lien.</b> Check all that apply.<br><input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan)<br><input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)<br><input type="checkbox"/> Judgment lien from a lawsuit | <b>\$603,403.00</b><br><b>\$325,000.00</b><br><b>\$278,403.00</b> |  |
|---|--|---|--|

**Who owes the debt?** Check one.  
☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Debtor 1 **Scott E. Klepser** Case number (if know) \_\_\_\_\_  
 First Name Middle Name Last Name

Debtor 2 **Sharon M. Klepser**  
 First Name Middle Name Last Name

☐ Check if this claim relates to a community debt ☐ Other (including a right to offset) \_\_\_\_\_

Date debt was incurred **2006** Last 4 digits of account number **6552**

**2.6 U.S Dept of Treasury** Describe the property that secures the claim: **\$51,472.84** **\$325,000.00** **\$51,472.84**

Creditor's Name

**% Internal Revenue Service**  
**P.O. Box 21126**  
**Philadelphia, PA 19114**

Number, Street, City, State &amp; Zip Code

**800 Belot Lane New Lenox, IL 60451**  
**Will County**

As of the date you file, the claim is: Check all that apply.

☒ Contingent☒ Unliquidated☒ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☒ Other (including a right to offset)**Federal Lien from unpaid taxes**

Who owes the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☒ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt

Date debt was incurred **2007** Last 4 digits of account number **3246**

Add the dollar value of your entries in Column A on this page. Write that number here:

**\$1,275,777.97**

If this is the last page of your form, add the dollar value totals from all pages.  
 Write that number here:

**\$1,275,777.97****Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

☐ Name, Number, Street, City, State & Zip Code  
**Internal Revenue Service**  
**Mail Stop 5010 CHI**  
**230 S. Dearborn St.**  
**Chicago, IL 60604**

On which line in Part 1 did you enter the creditor? **2.6**

Last 4 digits of account number \_\_\_\_

☐ Name, Number, Street, City, State & Zip Code  
**Shapiro & Kreisman Associates, LLC**  
**2121 Waukegan Rd.**  
**Suite 301**  
**Deerfield, IL 60015**

On which line in Part 1 did you enter the creditor? **2.4**

Last 4 digits of account number **unt**

☐ Name, Number, Street, City, State & Zip Code  
**U.S. Attorney**  
**219 S. Dearborn St.**  
**Chicago, IL 60604**

On which line in Part 1 did you enter the creditor? **2.6**

Last 4 digits of account number \_\_\_\_

☐ Name, Number, Street, City, State & Zip Code  
**U.S. Dept of Treasury**

On which line in Part 1 did you enter the creditor? **2.6**

Last 4 digits of account number \_\_\_\_

**Fill in this information to identify your case:**

|   |                               |             |           |
|---|-------------------------------|-------------|-----------|
| Debtor 1                                | <b>Scott E. Klepser</b>       |             |           |
|   | First Name                    | Middle Name | Last Name |
| Debtor 2<br>(Spouse if, filing)         | <b>Sharon M. Klepser</b>      |             |           |
|   | First Name                    | Middle Name | Last Name |
| United States Bankruptcy Court for the: | NORTHERN DISTRICT OF ILLINOIS |             |           |
| Case number<br>(if known)               |                               |             |           |

☐ Check if this is an amended filing

## Official Form 106E/F

**Schedule E/F: Creditors Who Have Unsecured Claims****12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims****1. Do any creditors have priority unsecured claims against you?**
☒ No. Go to Part 2.

☐ Yes.
**Part 2: List All of Your NONPRIORITY Unsecured Claims****3. Do any creditors have nonpriority unsecured claims against you?**
☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.

☒ Yes.

**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

|   |   |  |   |
|---|---|--|---|
| <b>4.1</b>  | <b>Ad Astra Recovery Services</b><br>Nonpriority Creditor's Name<br><b>7330 W. 33rd St</b><br><b>Suite 118</b><br><b>Wichita, KS 67205</b><br>Number Street City State Zip Code<br><b>Who incurred the debt?</b> Check one.<br><input checked="" type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim is for a community debt<br><b>Is the claim subject to offset?</b><br><input type="checkbox"/> No<br><input checked="" type="checkbox"/> Yes | <b>Last 4 digits of account number</b> <b>2870</b><br><b>When was the debt incurred?</b> <b>2016</b> | <b>Total claim</b><br><b>\$1,892.00</b> |
| <b>As of the date you file, the claim is:</b> Check all that apply<br><input type="checkbox"/> Contingent<br><input checked="" type="checkbox"/> Unliquidated<br><input checked="" type="checkbox"/> Disputed<br><b>Type of NONPRIORITY unsecured claim:</b><br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify <b>Credit card purchases</b> |   |  |   |

Debtor 1 **Scott E. Klepser**  
Debtor 2 **Sharon M. Klepser**

Case number (if know)

4.2

**Capital Auto finance**

Nonpriority Creditor's Name

**CB Disputes Teamp****P.O. Box 259407****Plano, TX 75025**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☒ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **2843****\$126.00**When was the debt incurred? **2011**

As of the date you file, the claim is: Check all that apply

☒ Contingent☒ Unliquidated☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Breach of Contract on Car Loan**

4.3

**Capital One Bank USA, NA**

Nonpriority Creditor's Name

**P.O. Box 30281****Salt Lake City, UT 84130**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **6156****\$1,392.00**When was the debt incurred? **2012**

As of the date you file, the claim is: Check all that apply

☒ Contingent☒ Unliquidated☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Credit card purchases**

4.4

**Credence Resource Mgt.**

Nonpriority Creditor's Name

**P.O. Box 2300****Southgate, ` 48195**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **4682****\$1,493.00**When was the debt incurred? **2017**

As of the date you file, the claim is: Check all that apply

☒ Contingent☒ Unliquidated☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Utility Services**

Debtor 1 **Scott E. Klepser**  
Debtor 2 **Sharon M. Klepser**

Case number (if know) \_\_\_\_\_

|     |   |   |                 |
|-----|---|---|-----------------|
| 4.5 | <b>Credit Mgt/ Comcast</b><br>Nonpriority Creditor's Name<br><b>4200 International PKwy</b><br><b>Carrollton, TX 75007</b><br>Number Street City State Zip Code<br><b>Who incurred the debt?</b> Check one.<br><input type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim is for a community debt<br><b>Is the claim subject to offset?</b><br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | <b>Last 4 digits of account number</b> <u>6253</u><br><b>When was the debt incurred?</b> <u>2017</u><br><b>As of the date you file, the claim is:</b> Check all that apply<br><input checked="" type="checkbox"/> Contingent<br><input checked="" type="checkbox"/> Unliquidated<br><input checked="" type="checkbox"/> Disputed<br><b>Type of NONPRIORITY unsecured claim:</b><br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify <u>Utility Services</u> | <b>\$429.00</b> |
|-----|---|---|-----------------|

|     |  |  |                 |
|-----|--|--|-----------------|
| 4.6 | <b>Credit One Bank</b><br>Nonpriority Creditor's Name<br><b>P.O. Box 98872</b><br><b>Las Vegas, NV 89193-8872</b><br>Number Street City State Zip Code<br><b>Who incurred the debt?</b> Check one.<br><input type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim is for a community debt<br><b>Is the claim subject to offset?</b><br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | <b>Last 4 digits of account number</b> <u>3933</u><br><b>When was the debt incurred?</b> <u>2014</u><br><b>As of the date you file, the claim is:</b> Check all that apply<br><input checked="" type="checkbox"/> Contingent<br><input checked="" type="checkbox"/> Unliquidated<br><input checked="" type="checkbox"/> Disputed<br><b>Type of NONPRIORITY unsecured claim:</b><br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify <u>Credit card purchases</u> | <b>\$738.00</b> |
|-----|--|--|-----------------|

|     |   |   |                 |
|-----|---|---|-----------------|
| 4.7 | <b>Merchants Credit</b><br>Nonpriority Creditor's Name<br><b>223 W. Jackson St.,</b><br><b>Suite 700</b><br><b>Chicago, IL 60606</b><br>Number Street City State Zip Code<br><b>Who incurred the debt?</b> Check one.<br><input type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim is for a community debt<br><b>Is the claim subject to offset?</b><br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | <b>Last 4 digits of account number</b> <u>7121</u><br><b>When was the debt incurred?</b> <u>2017</u><br><b>As of the date you file, the claim is:</b> Check all that apply<br><input checked="" type="checkbox"/> Contingent<br><input checked="" type="checkbox"/> Unliquidated<br><input checked="" type="checkbox"/> Disputed<br><b>Type of NONPRIORITY unsecured claim:</b><br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify <u>Medical services Medical EM Strategies</u> | <b>\$848.00</b> |
|-----|---|---|-----------------|

Debtor 1 **Scott E. Klepser**  
Debtor 2 **Sharon M. Klepser**

Case number (if know)

|     |   |  |                   |
|-----|---|--|-------------------|
| 4.8 | <b>Midwest Recovery Systems</b><br>Nonpriority Creditor's Name<br><b>2747 W. Clay Street</b><br><b>Suite A</b><br><b>Saint Charles, MO 63301</b><br>Number Street City State Zip Code<br><b>Who incurred the debt?</b> Check one.<br><input checked="" type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim is for a community debt<br><b>Is the claim subject to offset?</b><br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | Last 4 digits of account number <b>2545</b><br>When was the debt incurred? <b>2016</b><br>As of the date you file, the claim is: Check all that apply<br><input checked="" type="checkbox"/> Contingent<br><input checked="" type="checkbox"/> Unliquidated<br><input checked="" type="checkbox"/> Disputed<br><b>Type of NONPRIORITY unsecured claim:</b><br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify <b>Great America Entertainment Services</b> | <b>\$1,040.00</b> |
|-----|---|--|-------------------|

|     |   |   |                 |
|-----|---|---|-----------------|
| 4.9 | <b>Transworld Systems, Inc.</b><br>Nonpriority Creditor's Name<br><b>PO Box 15520</b><br><b>Wilmington, DE 19850</b><br>Number Street City State Zip Code<br><b>Who incurred the debt?</b> Check one.<br><input type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim is for a community debt<br><b>Is the claim subject to offset?</b><br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | Last 4 digits of account number <b>2765</b><br>When was the debt incurred? <b>2914</b><br>As of the date you file, the claim is: Check all that apply<br><input checked="" type="checkbox"/> Contingent<br><input checked="" type="checkbox"/> Unliquidated<br><input checked="" type="checkbox"/> Disputed<br><b>Type of NONPRIORITY unsecured claim:</b><br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify <b>Credit card purchases</b> | <b>\$179.00</b> |
|-----|---|---|-----------------|

**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

|                          |   |     |    |                            |
|--------------------------|---|-----|----|----------------------------|
| Total claims from Part 1 | 6a. Domestic support obligations  | 6a. | \$ | Total Claim<br><b>0.00</b> |
|                          | 6b. Taxes and certain other debts you owe the government  | 6b. | \$ | <b>0.00</b>                |
|                          | 6c. Claims for death or personal injury while you were intoxicated  | 6c. | \$ | <b>0.00</b>                |
|                          | 6d. Other. Add all other priority unsecured claims. Write that amount here.                                 | 6d. | \$ | <b>0.00</b>                |
|                          | 6e. Total Priority. Add lines 6a through 6d.  | 6e. | \$ | <b>0.00</b>                |
| Total claims from Part 2 | 6f. Student loans   | 6f. | \$ | Total Claim<br><b>0.00</b> |
|                          | 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims | 6g. | \$ | <b>0.00</b>                |
|                          | 6h. Debts to pension or profit-sharing plans, and other similar debts                                       | 6h. | \$ | <b>0.00</b>                |

Debtor 1 **Scott E. Klepser**  
Debtor 2 **Sharon M. Klepser**

Case number (if know) \_\_\_\_\_

|     |   |     |                    |
|-----|---|-----|--------------------|
| 6i. | <b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here. | 6i. | <u>0.00</u>        |
|     |   |     | \$ <u>8,137.00</u> |
| 6j. | <b>Total Nonpriority.</b> Add lines 6f through 6i.                                | 6j. | \$ <u>8,137.00</u> |

**Fill in this information to identify your case:**

|   |                               |             |           |
|---|-------------------------------|-------------|-----------|
| Debtor 1                                | <b>Scott E. Klepser</b>       |             |           |
|   | First Name                    | Middle Name | Last Name |
| Debtor 2<br>(Spouse if, filing)         | <b>Sharon M. Klepser</b>      |             |           |
|   | First Name                    | Middle Name | Last Name |
| United States Bankruptcy Court for the: | NORTHERN DISTRICT OF ILLINOIS |             |           |
| Case number<br>(if known)               |                               |             |           |

☐ Check if this is an amended filing
**Official Form 106G****Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. **Do you have any executory contracts or unexpired leases?**

- ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).

2. **List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

|     | Person or company with whom you have the contract or lease<br>Name, Number, Street, City, State and ZIP Code | State what the contract or lease is for |
|-----|--|---|
| 2.1 | Name _____<br><br>Number _____ Street _____<br><br>City _____ State _____ ZIP Code _____                     |   |
| 2.2 | Name _____<br><br>Number _____ Street _____<br><br>City _____ State _____ ZIP Code _____                     |   |
| 2.3 | Name _____<br><br>Number _____ Street _____<br><br>City _____ State _____ ZIP Code _____                     |   |
| 2.4 | Name _____<br><br>Number _____ Street _____<br><br>City _____ State _____ ZIP Code _____                     |   |
| 2.5 | Name _____<br><br>Number _____ Street _____<br><br>City _____ State _____ ZIP Code _____                     |   |

**Fill in this information to identify your case:**

|   |                               |             |           |
|---|-------------------------------|-------------|-----------|
| Debtor 1                                | <b>Scott E. Klepser</b>       |             |           |
|   | First Name                    | Middle Name | Last Name |
| Debtor 2                                | <b>Sharon M. Klepser</b>      |             |           |
| (Spouse if, filing)                     | First Name                    | Middle Name | Last Name |
| United States Bankruptcy Court for the: | NORTHERN DISTRICT OF ILLINOIS |             |           |
| Case number<br>(if known)               |                               |             |           |

☐ Check if this is an amended filing

## Official Form 106H

### Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

**1. Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)

- ☒ No  
☐ Yes

**2. Within the last 8 years, have you lived in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No. Go to line 3.  
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

**3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.**

**Column 1: Your codebtor**

Name, Number, Street, City, State and ZIP Code

**Column 2: The creditor to whom you owe the debt**

Check all schedules that apply:

**3.1**

Name \_\_\_\_\_

Number \_\_\_\_\_ Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

- ☐ Schedule D, line \_\_\_\_\_
- ☐ Schedule E/F, line \_\_\_\_\_
- ☐ Schedule G, line \_\_\_\_\_

**3.2**

Name \_\_\_\_\_

Number \_\_\_\_\_ Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

- ☐ Schedule D, line \_\_\_\_\_
- ☐ Schedule E/F, line \_\_\_\_\_
- ☐ Schedule G, line \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1 Scott E. KlepserDebtor 2 Sharon M. Klepser

(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOISCase number  
(If known)

Check if this is:

☐ An amended filing☐ A supplement showing postpetition chapter 13 income as of the following date:MM / DD / YYYY

## Official Form 106I

## Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment**

## 1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

## Employment status

## Debtor 1

- ☒ Employed  
☐ Not employed

## Occupation

Industrial Maintenance

## Employer's name

R & G Services, Inc.

## Employer's address

101 Bissel St.  
Joliet, IL 60431

## Debtor 2 or non-filing spouse

- ☒ Employed  
☐ Not employed

Medical Worker ReceptionistMidwest Orthopedics at Rush, LLC1 Westbrook Corporate Ctr, Ste 240  
Westchester, IL 60154

## How long employed there?

2 yrs3 yrs**Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

|  | For Debtor 1          | For Debtor 2 or non-filing spouse |
|--|-----------------------|-----------------------------------|
| 2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. | 2. \$ <u>3,900.00</u> | \$ <u>4,637.17</u>                |
| 3. Estimate and list monthly overtime pay.   | 3. +\$ <u>0.00</u>    | +\$ <u>0.00</u>                   |
| 4. Calculate gross income. Add line 2 + line 3.  | 4. \$ <u>3,900.00</u> | \$ <u>4,637.17</u>                |

Debtor 1 **Scott E. Klepser**  
 Debtor 2 **Sharon M. Klepser**

Case number (if known)

|  | For Debtor 1                                | For Debtor 2 or non-filing spouse |
|--|---|-----------------------------------|
| Copy line 4 here   | 4. \$ <b>3,900.00</b>                       | \$ <b>4,637.17</b>                |
| <b>5. List all payroll deductions:</b>   |   |                                   |
| 5a. Tax, Medicare, and Social Security deductions  | 5a. \$ <b>882.57</b>                        | \$ <b>556.66</b>                  |
| 5b. Mandatory contributions for retirement plans   | 5b. \$ <b>0.00</b>                          | \$ <b>92.73</b>                   |
| 5c. Voluntary contributions for retirement plans   | 5c. \$ <b>0.00</b>                          | \$ <b>92.73</b>                   |
| 5d. Required repayments of retirement fund loans   | 5d. \$ <b>0.00</b>                          | \$ <b>540.37</b>                  |
| 5e. Insurance  | 5e. \$ <b>0.00</b>                          | \$ <b>0.00</b>                    |
| 5f. Domestic support obligations   | 5f. \$ <b>0.00</b>                          | \$ <b>0.00</b>                    |
| 5g. Union dues   | 5g. \$ <b>0.00</b>                          | \$ <b>0.00</b>                    |
| 5h. Other deductions. Specify: <b>BCBS Choice</b>  | 5h.+ \$ <b>0.00</b>                         | \$ <b>193.38</b>                  |
| <b>Delta Dental</b>  | \$ <b>0.00</b>                              | \$ <b>40.82</b>                   |
| <b>Pet Ins.</b>  | \$ <b>0.00</b>                              | \$ <b>51.31</b>                   |
| <b>Short Term Disability</b>   | \$ <b>0.00</b>                              | \$ <b>27.63</b>                   |
| <b>Vision</b>  | \$ <b>0.00</b>                              | \$ <b>16.60</b>                   |
| <b>Vol Life ins Children</b>   | \$ <b>0.00</b>                              | \$ <b>1.99</b>                    |
| <b>Vol Life Employee</b>   | \$ <b>0.00</b>                              | \$ <b>18.83</b>                   |
| <b>Vol. Life Spouse</b>  | \$ <b>0.00</b>                              | \$ <b>5.07</b>                    |
| <b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.   | 6. \$ <b>882.57</b>                         | \$ <b>1,638.12</b>                |
| <b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.  | 7. \$ <b>3,017.43</b>                       | \$ <b>2,999.05</b>                |
| <b>8. List all other income regularly received:</b>  |   |                                   |
| 8a. Net income from rental property and from operating a business, profession, or farm<br>Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  | 8a. \$ <b>0.00</b>                          | \$ <b>0.00</b>                    |
| 8b. Interest and dividends   | 8b. \$ <b>0.00</b>                          | \$ <b>0.00</b>                    |
| 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive<br>Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  | 8c. \$ <b>0.00</b>                          | \$ <b>0.00</b>                    |
| 8d. Unemployment compensation  | 8d. \$ <b>0.00</b>                          | \$ <b>0.00</b>                    |
| 8e. Social Security  | 8e. \$ <b>0.00</b>                          | \$ <b>0.00</b>                    |
| 8f. Other government assistance that you regularly receive<br>Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.<br>Specify:   | 8f. \$ <b>0.00</b>                          | \$ <b>0.00</b>                    |
| 8g. Pension or retirement income   | 8g. \$ <b>0.00</b>                          | \$ <b>0.00</b>                    |
| 8h. Other monthly income. Specify:   | 8h.+ \$ <b>0.00</b>                         | \$ <b>0.00</b>                    |
| <b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.   | 9. \$ <b>0.00</b>                           | \$ <b>0.00</b>                    |
| <b>10. Calculate monthly income.</b> Add line 7 + line 9.<br>Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.  | 10. \$ <b>3,017.43</b> + \$ <b>2,999.05</b> | = \$ <b>6,016.48</b>              |
| <b>11. State all other regular contributions to the expenses that you list in Schedule J.</b><br>Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.<br>Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.<br>Specify: |   |                                   |
|  | 11. +\$                                     | <b>0.00</b>                       |
| <b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities</i> and Related Data, if it applies  | 12. \$                                      | <b>6,016.48</b>                   |
|  |   | <b>Combined monthly income</b>    |

Debtor 1 **Scott E. Klepser**  
Debtor 2 **Sharon M. Klepser**

Case number (if known) \_\_\_\_\_

13. Do you expect an increase or decrease within the year after you file this form?

☒

No.

☐

Yes. Explain:

**Fill in this information to identify your case:**

Debtor 1 **Scott E. Klepser**  
First Name Middle Name Last Name

Debtor 2 **Sharon M. Klepser**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF ILLINOIS**

Case number \_\_\_\_\_  
(if known)

☐ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X **/s/ Scott E. Klepser**  
**Scott E. Klepser**  
Signature of Debtor 1

Date **May 16, 2018**

X **/s/ Sharon M. Klepser**  
**Sharon M. Klepser**  
Signature of Debtor 2

Date **May 16, 2018**

B2030 (Form 2030) (12/15)

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Scott E. Klepser**  
**Sharon M. Klepser**

Debtor(s)

Case No.

Chapter **13**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

|   |    |                 |
|---|----|-----------------|
| For legal services, I have agreed to accept .....           | \$ | <b>4,000.00</b> |
| Prior to the filing of this statement I have received ..... | \$ | <b>0.00</b>     |
| Balance Due .....   | \$ | <b>4,000.00</b> |

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

**May 16, 2018**

*Date*

**/s/ ARTHUR D. WELLMAN**

**ARTHUR D. WELLMAN 2978768**

*Signature of Attorney*

**ARTHUR WELLMAN LAW OFFICE**

**11980 DUCHESS AVENUE**

**Mokena, IL 60448**

**708-949-0431 Fax: 708-447-0002**

**arthur.d.wellman@hotmail.com**

*Name of law firm*

**United States Bankruptcy Court  
Northern District of Illinois**

In re **Scott E. Klepser  
Sharon M. Klepser**

Debtor(s)

Case No.

Chapter

**13**

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: **18**

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: **May 16, 2018**

**/s/ Scott E. Klepser**

**Scott E. Klepser**

Signature of Debtor

Date: **May 16, 2018**

**/s/ Sharon M. Klepser**

**Sharon M. Klepser**

Signature of Debtor

Ad Astra Recovery Services  
7330 W. 33rd St  
Suite 118  
Wichita, KS 67205

Ally Financial  
P.O.Box 380901  
Minneapolis, MN 55438

Blue Stone Bay Community Assn, Inc.  
% Deborah A. Reid  
7815 W. 159th St.  
Tinley Park, IL 60477

Capital Auto finance  
CB Disputes Teamp  
P.O. Box 259407  
Plano, TX 75025

Capital One Bank USA, NA  
P.O. Box 30281  
Salt Lake City, UT 84130

Credence Resource Mgt.  
P.O. Box 2300  
Southgate, ` 48195

Credit Mgt/ Comcast  
4200 International PKwy  
Carrollton, TX 75007

Credit One Bank  
P.O. Box 98872  
Las Vegas, NV 89193-8872

Internal Revenue Service  
Mail Stop 5010 CHI  
230 S. Dearborn St.  
Chicago, IL 60604

Merchants Credit  
223 W. Jackson St.,  
Suite 700  
Chicago, IL 60606

Midwest Orthopedics at Rush, LLC  
1 Westbrook Corporate Ctr, Ste 240  
Westchester, IL 60154

Midwest Recovery Systems  
2747 W. Clay Street  
Suite A  
Saint Charles, MO 63301

Shapiro & Kreisman Associates, LLC  
2121 Waukegan Rd.  
Suite 301  
Deerfield, IL 60015

Transworld Systems, Inc.  
PO Box 15520  
Wilmington, DE 19850

U.S Bank N.A. as Trustee  
% Wells Fargo Home Mtg. Operations  
P.O.Box 14411  
Des Moines, IA 50306-3411

U.S Dept of Treasury  
% Internal Revenue Service  
P.O. Box 21126  
Philadelphia, PA 19114

U.S. Attorney  
219 S. Dearborn St.  
Chicago, IL 60604

U.S. Dept of Treasury